Bankruptcy Case Number: 18-18079



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 28, 2018</u>, at <u>1:28</u> o'clock <u>PM CST</u>, <u>Charles Greif</u> completed a course on personal financial management given <u>by telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 28, 2018 By: /s/David Nungesser for Susan D. Gann

Name: Susan D. Gann

Title: Counselor